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ABSTRACT

Intended primarily for parents of teenagers or young adults with mild and moderate mental disabilities, this guide offers a specific program to teach basic budgeting skills. The program is differentiated for teenagers who either can count money or who have trouble reading and counting money. The program for teenagers who can count money begins with simple budgeting for personal items and moves to more complex and longer term items. Personal Money Sheets are used to record and track all income. Other forms are for distinguishing between needs and wants and for planning expenses. Money is kept in envelopes labeled as to category of planned expense. Actual expenses are recorded on the Personal Money Sheets. The program for young people who can't read and count money involves the use of pricing cards with pictures and attached money stored in folders by category. It also involves helping the teenager distinguish between needs and wants. General teaching suggestions are provided, such as ways to minimize mistakes. Additional forms allow the parent (or teacher) to track achievement of budgeting skills. The last chapter presents budgeting activities to help the young person who is preparing to live on his or her own. Blank forms and sample pricing cards are attached. (DB)

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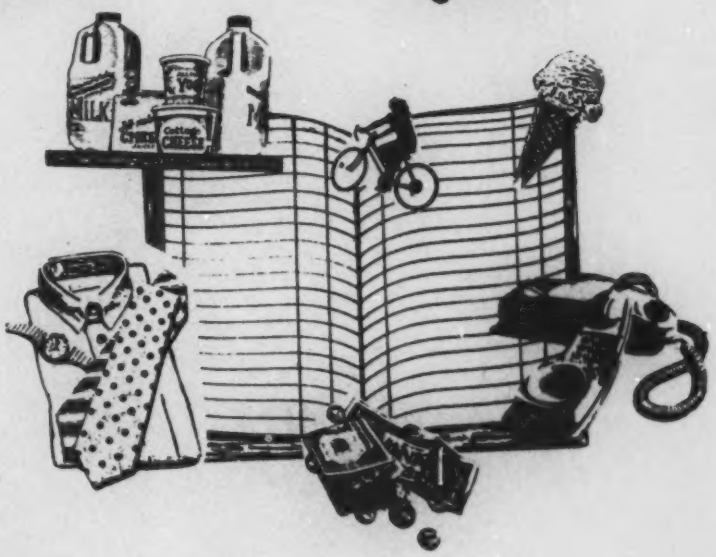

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FUNCTIONAL LIVING SKILLS FOR ADOLESCENTS AND ADULTS WITH MILD AND MODERATE DISABILITIES

BUDGETING SKILLS

Vicki Nishioka-Evans
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CHAPTER 1

WHAT IS THIS PROGRAM ALL ABOUT?

Introduction

Budgeting skills give all of us the ability to manage money wisely and to spend our money in organized ways. Through budgeting, we meet our basic needs for shelter, food, clothing, and personal care. Wise budgeting also lets us buy nonessentials--those things we'd like to have if there's money left over.

Adolescents and adults with mild and moderate disabilities must learn to manage money wisely whether they are still living at home or have moved into the community. As a parent, you can do much to teach these young people the money management skills they need.

The budgeting program presented here starts simply and then becomes more complex. Your teenager begins by budgeting for personal items such as shampoo, soap, deodorant. The plan may also include personal transportation costs, such as bus fares, and any debts or bills. In addition, some teenagers may be able to be responsible for the costs of recreation and leisure time, as well as for special items they may wish to own. As skill increases, the plan expands to include expenses such as for rent and utilities incurred by living outside the home.

Teaching the Budgeting Program

Teaching The Program in the Home

This program is written primarily for you, the parents, to help you teach budgeting skills to your teenage son or daughter. Although the program may also be used by the classroom teacher, it is most effectively taught in the home because of its natural application to the everyday activities of the average home.

Your responsibilities as parents are as follows:

* Determine a reasonable amount and give it to your teenager in the form of an allowance.
* Help with the budget sheets.
* Help your teenager follow through with the purchase of desired items.
* Treat items purchased by your teenager as his or her own.
* Refrain from bailing out your teenager if problems arise.

Determine the amount for an allowance. The amount for your teenager's expenses will have to be large enough to pay for whatever items are included in the budget, such as toilet and grooming items, any debts or bills, transportation costs, and recreation. Since you probably are paying for these items already, this allowance will make little difference in your family budget. In fact, all it does is give your teenager responsibility for managing that part of the family budget.

Help with the budget sheets. Later chapters will give step-by-step procedures for setting up budget sheets.

Help your teenager follow through with the purchase of desired items. Once the budgeting decisions are made, it is very important that your teenager receive guidance in comparative pricing and actual purchasing of the items.

Treat items purchased by your teenager as his or her own. Your teenager needs a place to keep purchases. In order for the budgeting program to work, these items must not be pooled with other family purchases.

Refrain from bailing out your teenager. Allowing your teenager to borrow money or giving him extra money during the budget period will make the program ineffective. Your teenager needs to learn how to adjust the budget if unexpected purchases have to be made, or if he or she makes a mistake.

Teaching The Budget Program in the Classroom

Although this program was designed for parents, teachers have also found it a useful addition to their academic curriculum if parents are willing to provide teachers with money or if the teenagers have means of earning money. The program may be coordinated with vocational training. In this case, students receive weekly paychecks, are required to budget their earnings, cash their checks at the bank, and then purchase budgeted items in the community. They thus learn the importance and rewards of keeping a job, budgeting their money, and shopping wisely.

Teachers also find the budgeting program useful in teaching more sophisticated budgeting strategies that are useful when teenagers live on their own. These include paying rent and utility bills, buying groceries, and paying for medical bills, insurance, and other expenses. Teachers may use role plays that resemble real-life situations to increase teenager's awareness and skills in managing their money.

How this Book is Organized

Chapters 1 through 5 give general information about the program, ideas on how to teach teenagers and how to use a check off system to help teenagers learn to budget. This book was designed to meet the needs of teenagers who can count money and teenagers who cannot count money. It is not necessary for parents or teachers to read the entire book; instead we recommend they read those chapters necessary to teach their teenager how to budget.

Chapter 6, Total Task Data System for Teachers, describes a system useful to teachers who wish to use a sophisticated data system to track the teenager's progress. And finally, Chapter 7, Learning About the Real World, describes ways to teach teenagers about living on their own in the community so they can begin to budget for rent, utilities, and so forth. Chapter 7 also includes written activities to help teachers and parents teach budgeting skills that are more advanced.

CHAPTER 2

THE BUDGETING PROGRAM FOR TEENAGERS WHO CAN COUNT MONEY

If your teenager can count money, the budgeting procedure you teach will be very much like the one everyone uses to pay for monthly expenses. An important part of any budgeting plan is prioritizing purchases to be made during the budget period. What items must be paid for right now? Which ones can be put off? Then a plan must be made for doing price comparisons and purchasing. Finally, there must be a way to record all deposits and withdrawals.

Should The Budget Be On A Weekly Or Monthly Basis?

The answer to this question depends on the needs of your teenager. Let's work with a typical teenager whose name is John. John's parents will want to consider the following:

1. How often is he paid?
2. How many items is he responsible for buying?
3. How fast is he able to learn budgeting?
4. How well does he remember?

Budgeting once a week is recommended for most teenagers because they get more practice time for writing a budget, shopping, and recording purchases. This schedule is especially convenient if your teenager is paid once a week. If your teenager is paid by the month, he or she can still budget weekly by dividing the paycheck into weekly "earning amounts." If you still wish to budget on a monthly basis, be aware of the drawbacks. Your teenager gets to practice less often, may need more help, and may take longer to learn the budgeting procedure.

A third alternative combines the two discussed above. You may teach your teenager to pay for major budget items such as rent, utilities, and so forth the first week of the month, and then to budget for food, personal care, and entertainment on a weekly basis.

What Do You Need?

Before you begin to teach, you may wish to assemble the items needed. Make copies of the forms found on pages 73-86. To start, you will need one copy of each of the following:

Personal Money Sheet
Needs and Wants List
Weekly Budget Sheet
Pricing Sheet

You will also need five envelopes, each one labeled with the title of each section on the Budget Sheet--Bills, Personal Care, Transportation, Entertainment, and Other. You should have scratch paper and a pencil so you may keep track of how much money you are spending. If your teenager prefers using a calculator then this should be provided. Money of assorted coins and bills are also needed. For example, to budget $10 you will need the following assortment:

6 one-dollar bills
8 quarters
10 dimes
18 nickels
10 pennies

Read through the rest of this chapter to familiarize yourself with the material before you sit down with your teenager. That way, if anything is confusing to you, you can clear it up before the actual teaching time begins.

What Are The Main Steps?

As you read through the list below, look at the sheets that are mentioned. Each step is discussed in more detail on the pages that follow.

1. Record all income on the Personal Money Sheet.
2. Figure the total balance on the Personal Money Sheet.
3. Using the "needs" part of the Needs and Wants List, identify the items needed for each section.
4. For each section, list the items needed on the Budget Sheet.
5. Using the Pricing Sheet, list the cost of each item on the Budget Sheet.
6. For each section, subtract the cost of each item from the running balance.
7. Identify <u>wanted</u> items (as opposed to <u>needed</u> items).
8. List wanted items under appropriate section.
9. List cost of each wanted item on the Budget Sheet.
10. For each wanted item, subtract cost from the running balance.
11. Determine if each item that is wanted may be purchased.
12. Distribute the money into the appropriate envelopes.
13. Purchase all items listed on the Budget Sheet.
14. Record each purchase on the Personal Money Sheet.
15. Record the current balance on the Personal Money Sheet after each purchase.

<u>1. Record all Income on the Personal Money Sheet.</u>

The Personal Money Sheet resembles the forms used for recording money in standard checking and savings accounts. Let's return to our fictional teenager and look at his Personal Money Sheet as it is shown in Figure 1.

PERSONAL MONEY SHEET

NAME: (1) John

DATE (2)	(3) SOURCE/PURPOSE	AMOUNT OF PAYMENT	(4) AMOUNT OF DEPOSIT	BALANCE (5) 1 69
11/1	To: John		59 50	59 50
	For: Al's Grocery Paycheck			(6) 61 19
11/1	To: John		7 50	7 50
	For: Allowance			68 69
	To:			
	For:			
	To:			
	For:			
	To:			
	For:			
	To:			
	For:			
	To:			
	For:			
	To:			
	For:			

Figure 1. Personal Money Sheet, with deposits recorded

To record his income on the Personal Money Sheet, John first identified all the money he received during that week or month. This could include paychecks, allowance money, or money earned for odd jobs.

2. Figure out the Balance on the Personal Money Sheet.

To complete this step, John adds the income he is depositing in the same manner as deposits are added in a checkbook. The numbers in parentheses on Figure 1 are explained below:

(1) Teenager's name
(2) Date money was received
(3) Source of the money or income
(4) Amount of money to be deposited
(5) Balance left over from the week before
(6) Total balance after deposit is completed

3. Identify Needed Items for each Section.

The Needs and Wants List (see Figure 2) shows all the items John either needs or wants to include in his budget plan. This form may be completed each week or each month, depending on the amount of items the teenager wants to buy, how often he or she is paid, and so forth. Most teenagers find that completing the Needs and Wants List on a monthly basis, while writing a budget each week, is most convenient.

The Needs and Wants List is divided into six sections: bills, personal care, transportation, entertainment, and other. These sections may be changed, of course, to better suit your teenager. For example, if your teenager is not responsible for buying personal care items, then that section can be eliminated.

To complete this form (Figure 2), John started at the left column (bills) and moved to the right, one column at a time. First, he wrote down all bills that he owed or needed to pay for the month of November. For example, all debts, rent, and utilities would be considered bills. John then moved to the Personal Care column and recorded all personal care items he <u>needed</u>. Then he moved on to the right, systematically recording his <u>needs</u> until they were all listed. Once that was done, he was able to record all items that he <u>wanted</u> within the appropriate sections. Each listing includes the name of the item along with its price.

In Figure 2, the numbers in parentheses refer to the explanations below:

(1) Teenager's name
(2) Month for which the teenager is budgeting
(3) All bills the teenager needs to pay
(4) All personal care items, such as toothpaste, shampoo, deodorant, the teenager needs or wants
(5) All costs of transportation the teenager needs or wants
(6) Entertainment the teenager needs or wants
(7) All other things the teenager needs or wants

In order for John to fill out this form, he had to know what his needs and responsibilities really were. It is important for you to be very clear about this with your teenager. Also, some teens may be able to identify things they need from memory, or by simply checking to see if they have toothpaste, are going

NEEDS AND WANTS LIST

(1) **NAME:** John (2) **MONTH:** November

NEEDS				
(3) **BILLS**	(4) **PERSONAL CARE**	(5) **TRANSPORTATION**	(6) **ENTERTAINMENT**	(7) **OTHER**
Broken window $ 10.00	Toothpaste $ 1.69 Shampoo 1.43 Deodorant 1.38	Bus $ 4.00 Train ticket home 22.50	School field trip $ 3.00	
WANTS				
Aftershave $ 1.19 Ski jacket 37.50 Shoes 37.00		Movies $ 3.00 Football game 2.00 Hydrotube 3.00 Record album 8.00 Video games 10.00 Bicycle 100.00 Basketball 15.00	Walkman $ 39.00	

Figure 2. Monthly Needs and Wants List

to ride the bus that week, and so on. Other teens may need to use the Needs and Wants List. You will know what will work best for your teenager.

4. List the Needed Items on the Budget Sheet.

Figure 3 shows how John filled out his Budget Sheet. The process for completing this form was similar to that used in completing the Needs and Wants List. John began at the left column and listed all his anticipated expenses for November. Then he moved to the Personal Care column and recorded all items and their costs. (See Step 5 for more information about listing the cost of needed items on the Budget Sheet.) John continued this process until he had filled in all five sections. In Figure 3, the numbers in parentheses are explained below:

(1) Teenager's name
(2) Month for which the teenager is budgeting
(3) Dates of the week or month to which the budget applies
(4) All bills and their costs
(5) All personal care items needed and their costs
(6) All transportation items needed and their costs
(7) All entertainment items needed and their costs
(8) All other items needed and their costs

5. For Each Section, List the Cost of Each Item on the Budget Sheet.

Note that on Figure 3, each item has a cost listed beside it. These costs were arrived at by using the Pricing Sheet (Figure 4), which lists the costs of items usually needed during an average month. This list may include shampoo, toothpaste, soap, movies, records, tapes, or whatever else your teenager likes to buy. This Pricing Sheet is a valuable tool in balancing the budget, because without it, your teenager would have to guess at the cost of an item or go to the store and find out the price. Once the Pricing Sheet is completed, it may be used for several months.

In order to fill out the Pricing Sheets, you and your teenager should do some research to find out how much things cost. You may do this by going to the stores to check prices, or by using the telephone. Another way to get prices is to look at newspaper ads for typical price ranges. The numbers in parentheses in Figure 4 are explained below:

(1) Category of items being priced
(2) Date Pricing Sheet was filled out
(3) City or town in which the Pricing Sheet was filled out
(4) Items being priced
(5) Store where item was priced and brand name of item
(6) Size of item priced
(7) Price or cost of item

6. For Each Section, Subtract the Cost of Each Item from the Running Balance.

The Budget Sheet has been designed so that essential items (bills) will be budgeted first and less essential items will be purchased in a logical manner. If your teenager subtracts the cost of each item he wishes to buy, he or she will know exactly how much money is left to spend. Figure 5 shows how Steps 4, 5, and 6 are completed on the Budget Sheet. The numbers in parentheses in Figure 5 refer to the following:

BUDGET SHEET

(1) NAME: John (2) MONTH: November

DATE (3)	(4) BILLS	(5) PERSONAL CARE	(6) TRANSPORTATION	(7) ENTERTAINMENT	(8) OTHER
Nov. 1-7	Broken window $ 2.50	Toothpaste $ 1.69	Bus $ 1.00	Field trip $ 3.00	$
	$	Deodorant $ 1.38	Train ticket $22.50	$	$
	$	$	$	$	$
	$	$	$	$	$
	$	$	$	$	$
	$	$	$	$	$
	$	$	$	$	$
	$	$	$	$	$
6	$	$	$	$	$
	$	$	$	$	$
	$	$	$	$	$
	$	$	$	$	$
	$	$	$	$	$
	$	$	$	$	$
	$	$	$	$	$
	$	$	$	$	$
	$	$	$	$	$
	$	$	$	$	$

Figure 3. Budget Sheet

PRICING SHEET

(1) **SECTION:** Personal Care

(2) **DATE COMPLETED:** 10/29/83

(3) **COMMUNITY:** Salem

(4) ITEM	(5) STORE	BRAND NAME	(6) SIZE	(7) PRICE
Chapstick	K-Mart	Chapstick	Reg.	88
Combs	PayLess	Goody	Pocket 1	03
Dental floss	PayLess	Johnson-Johnson	.07 oz. 1	20
Deodorant	K-Mart	Ban	2.5 oz. 1	38
Fingernail file	PayLess	LaCrosse	--	97
Fingernail clippers	PayLess	LaCrosse	--	93
Foot powder	K-Mart	Dr. Scholl's	7 oz. 2	58
Hairbrush	K-Mart	Goody	-- 1	34
Hair conditioner	Bi-Mart	Faberge'	15 oz. 1	28
Hairspray	Bi-Mart	Brut	5.5 oz. 1	67
Lotion	PayLess	Vaseline skin care	10 oz. 1	79
Mouthwash	PayLess	Scope	6 oz. 1	27
Shampoo	Bi-Mart	Suave	16 oz. 1	43
Shoe polish	PayLess	Kiwi	5 oz. 1	39
Soap	Bi-Mart	Lifebouy	4.5 oz.	43
Toothbrush	Bi-Mart	Tek	Adult	37
Toothpaste	Bi-Mart	Gleen	3 oz.	77

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Figure 4. Pricing Sheet

PRICING SHEET, continued

ITEM	STORE	BRAND NAME	SIZE	PRICE
LADIES: Blusher	Fred Meyer	Physician's Form.	2 oz.	4 50
Eye shadow	Fred Meyer	Blooming Color	7 oz.	3 50
Foundation	Fred Meyer	Revlon	3 oz.	4 95
Lipstick	Fred Meyer	Revlon	tube	3 95
Mascara	Fred Meyer	Revlon		4 25
Perfume	Fred Meyer	Musk (Alyssa)	1 oz.	5 50
Bath powder	Fred Meyer	April Shower's	4 oz.	1 39
Sanitary Napkins	Fred Meyer	Stayfree	30 pads	3 93
Tampons	Fred Meyer	Fred Meyer	40	3 27
Razors	Fred Meyer	Gillette (Bic)	3 blades	1 17
GENTLEMEN: Aftershave	Bi-Mart	Mennen	3 oz.	1 19
Cologne	Bi-Mart	Brute	3.5 oz.	2 37
Razors	Bi-Mart	Bi-Mart	5 razors	77
Shaving cream	Bi-Mart	Barbasol	11 oz.	79
		18		

Figure 4. Pricing Sheet, continued

(1) **BUDGET SHEET**

NAME: John **MONTH:** November

DATE	BILLS	PERSONAL CARE	TRANSPORTATION	ENTERTAINMENT	OTHER
Nov. 1-7	Broken window $ 2.50	Toothpaste $ 1.69	Bus $ 1.00	School field trip $ 3.00	Ski jacket $ 23.00
	$	Deodorant $ 1.38	Train ticket $ 22.50	Movies $ 3.00	$
	$	$	$	Hydrotube $ 3.00	$

(2)
SCRATCH PAPER

(3) SECTION	(4) PURPOSE	(5) BALANCE	
		68	69
Bills	Broken window	10	00
		58	69
Personal care	Toothpaste	1	69
		57	00
	Deodorant	1	38
		55	62
Transportation	Bus	1	00
		54	62
	Train	22	50
		32	12
Entertainment	School field trip	3	00
		29	12

12

19

20

Figure 5. Teenager living at home

(1) Budget Sheet showing budget plan
(2) Scratch paper showing running balance
(3) Lists section of budget (bills, personal care, etc.) that the item belongs under
(4) Purpose or name of item
(5) Running balance of budget plan

Look at Figure 6 to see how Bill, who is living on his own, completed Step 6.

7. Identify Wanted Items (as opposed to needed items).

Once the first six steps have been completed, your teenager may wish to budget for items he or she wants to have. In other words, up to now, we have dealt only with the needed or essential items. If there is money left over, your teenager can think about what else he or she wishes to have.

The average teenager will have no problems thinking of things to buy. However, for those who do, the Needs and Wants List described earlier is a good teaching tool.

8. List Wanted Items under the Correct Section on the Budget Sheet.

This step is similar to Step 4 for needed items, except your teenager doesn't have to begin with the bills section and move systematically from left to right. He or she does need to decide, however, in what section items should be listed. For example, aftershave or cologne should be listed under Personal Care, and going to the movies should go under Entertainment.

9. List Cost of Each Wanted Item on the Budget Sheet.

Again, this step is similar to Step 5 for needed items. Encourage your teenager to use the Pricing Sheet whenever possible.

10. For Each Wanted Item Listed, Subtract its Cost From the Running Balance.

This step is similar to Step 6 for needed items and is important in helping your teenager stay within the budget. Figure 7 shows how John completed Steps 8, 9, and 10 on the Budget Sheet. The numbers in parentheses refer to the following:

(1) Budget Sheet showing budget plan
(2) Scratch paper showing running balance
(3) Lists section of budget (bills, personal care, etc.) that the item belongs under
(4) Purpose or name of item
(5) Running balance of budget plan

11. Determine Whether Or Not Each Item May Be Purchased.

To complete this step, John needed to decide from Step 10 which items he could buy with the money left in his account. In Figure 7, we see that John was able to budget for the movies and the hydrotube. However, he cannot afford the ski jacket. At this point, John's choice was to buy another less expensive item or to save for the ski jacket. He decided to save for the jacket.

BUDGET SHEET

NAME: Bill **MONTH:** November

DATE	BILLS		PERSONAL CARE		TRANSPORTATION		ENTERTAINMENT		OTHER	
Nov. 1-7	Rent	$150.00	Toothpaste	$ 1.69	Bus pass	$ 8.00	Movies	$ 5.00	John's birthday	$ 5.00
	Electri-city	$ 22.00	Shampoo	$ 1.38		$		$		$
	Garbage/ water	$ 15.00		$		$		$		$
	Food	$ 40.00		$		$		$		$

SCRATCH PAPER

SECTION	PURPOSE	BALANCE
		500 00
Bills	Rent	150 00
		350 00
	Electricity	22 00
		328 00
	Garbage/water	15 00
		313 00
	Food	40 00
		273 00
Personal care	Toothpaste	1 69
		271 31
	Shampoo	1 38
		269 93
Transportation	Bus pass	8 00
		261 93
Entertainment	Movies	5 00
		256 93

Figure 6. Teenager living on his own

(1) **BUDGET SHEET**

NAME: John **MONTH:** November

DATE	BILLS	PERSONAL CARE	TRANSPORTATION	ENTERTAINMENT	OTHER
Nov. 1-7	Broken window $ 2.50	Toothpaste $ 1.69	Bus $ 1.00	School field trip $ 3.00	Ski jacket $ 23.12
	$	Deodorant $ 1.38	Train ticket $ 22.50	Movies $ 3.00	$
	$	$	$	Hydrotube $ 3.00	$

(2)
SCRATCH PAPER

(3) SECTION	(4) PURPOSE	(5) BALANCE 68 69
Bills	Broken window	10 00
		58 69
Personal care	Toothpaste	1 69
		57 00
	Deodorant	1 38
		55 62
Transportation	Bus	1 00
		54 62
	Train ticket	22 50
		32 12
Entertainment	School field trip	3 00
		29 12
Wants	Movie	3 00
		26 12
	Hydrotube	3 00
		23 12
	Ski jacket	can't buy

Figure 7. Can't buy jacket

12. Distribute the Money in Envelopes According to Budget.

For this step, John needs the five envelopes that were previously labeled with each section name: Bills, Personal Care, Transportation, Entertainment, and Other. He will need to cash any checks he received into assorted bills and coins. He will then put the money needed for all items listed in each section on the Budget Sheet into the appropriate envelope. This step helps him organize his money according to the budget he has written.

13. Purchase All Items Listed on Budget Sheet.

This step is very important. It serves no purpose to plan a budget each week if the teenager does not follow the plan in his purchasing. Some teenagers may not need special assistance with this step, but others may need to earn special awards or be accompanied on shopping trips. An adult should shop with your teenager until he or she can carry out this step responsibly.

14. Record Each Purchase on the Personal Money Sheet.

Your teenager should record each purchase made. See Figure 8 for an example of how this form is completed.

15. Record the Current Balance on the Personal Money Sheet.

Your teenager must subtract the amount of the purchase from the current balance in the budget. This is done in the same manner as payments are subtracted in a checkbook. On Figure 8, we can see how John completed Steps 14 and 15. The numbers in parentheses refer to the following:

(1) Teenager's name
(2) Date the purchase was made
(3) The item bought and where it was purchased
(4) Cost of the item
(5) Current balance of the budget
(6) New budget balance after amount of purchase was subtracted

Now that you have read through the 15 steps, you are ready to sit down with your teenager and begin to teach. Gather all your materials, find a quiet time and a place with few distractions. Before long, you will be delighted with the sense of independence your teenager has gained from being responsible for his or her own budget planning.

PERSONAL MONEY SHEET

NAME: (1) John

DATE	SOURCE/PURPOSE	AMOUNT OF PAYMENT	AMOUNT OF DEPOSIT	BALANCE 1 69
11/1	To: Me		59 50	59 50
	For: Al's Grocery Paycheck			61 19
11/1	To: Me		7 50	7 50
	For: Allowance			68 69
(2) 11/3	To: (3) Mr. Jones	(4) 2 50		(5) 2 50
	For: Broken window			(6) 66 19
11/4	To: PayLess	3 07		3 07
	For: Toothpaste, deodorant			63 12
11/5	To: Greyhound	22 50		22 50
	For: Train ticket			41 62
11/5	To: Elsinore	4 00		4 00
	For: Movies			37 62
	To:			
	For:			
	To:			
	For:			

Figure 8. Recording payments on Personal Money Sheet

CHAPTER 3

THE BUDGETING PROGRAM FOR TEENAGERS WHO HAVE TROUBLE READING AND COUNTING MONEY

Teenagers who have difficulty with reading or with counting money will understand some of the budgeting program as it is presented in Chapter 2. However, if adding and subtracting amounts of money and doing the recording of income and expenses are difficult, the following program will help them more.

Instead of adding and subtracting money amounts, or counting money, your teenager will learn to budget by matching real money to pictures of money, that is, placing a dollar bill on the picture of a dollar bill. Pictures or labels of items that he or she may wish to buy will take the place of any reading.

What Do You Need?

The required materials will be some you have around the house or you may find them at the local dime store (see Figure 9).

Three-ring binder with labeled folders
Six envelopes, legal size
Pricing cards
Six markers of different colors (optional)
Glue and scissors

Any of the following tasks may be shared with your teenager; in fact, we suggest that you turn this preparation into a joint project if possible. We also suggest that you read entirely through this chapter before you begin. You may wish to alter some of our suggestions to fit your teenager's particular needs.

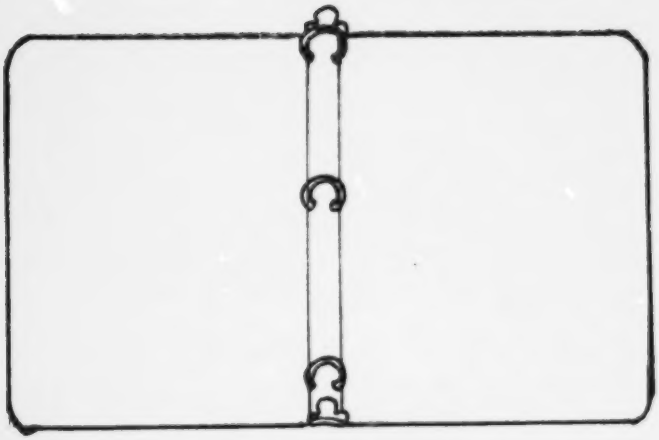
The Budget Notebook

For the budget notebook, you will need a three-ring binder large enough to hold 8 1/2 by 11 inch paper and five folders of different colors. These folders should be the kind that open like a book and have pockets inside. The pockets will provide storage for budgeting materials. To assemble the budget notebook, simply three hole punch each folder so it can be inserted into the notebook (see Figure 10). Clearly label each folder: Bills, Personal Care, Transportation, Entertainment, and Wants.

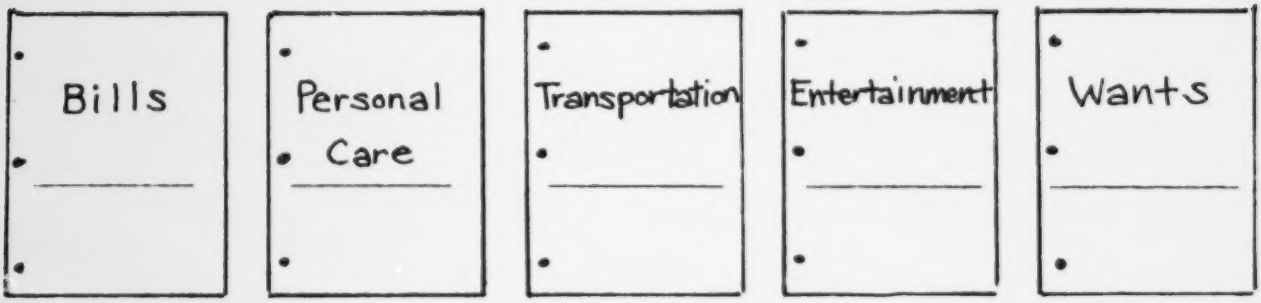
To make it even easier for your teenager to recognize each folder you may add picture labels for Bills, Personal Care, Transportation, Entertainment, and Wants. Picture labels are included in this book in the last section. Place the folders in the notebook in the order listed above.

The Envelopes

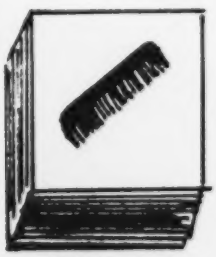
You will need to label six legal-sized envelopes as follows: Bills, Personal Care, Transportation, Entertainment, Wants, and Savings. If you use colored markers be sure to make the colors match the notebook folder colors. For example, if the folder for Bills is red, be sure to label the Bills envelope in red. You may also use picture labels for the envelopes.



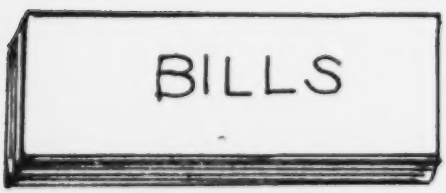
THREE-RING BINDER



BUDGET FOLDERS



PRICING CARDS



LABELED ENVELOPES

Figure 9. Materials Needed: Budgeting Program for Teenagers Who Cannot Count Money or Who Have Difficulty Reading

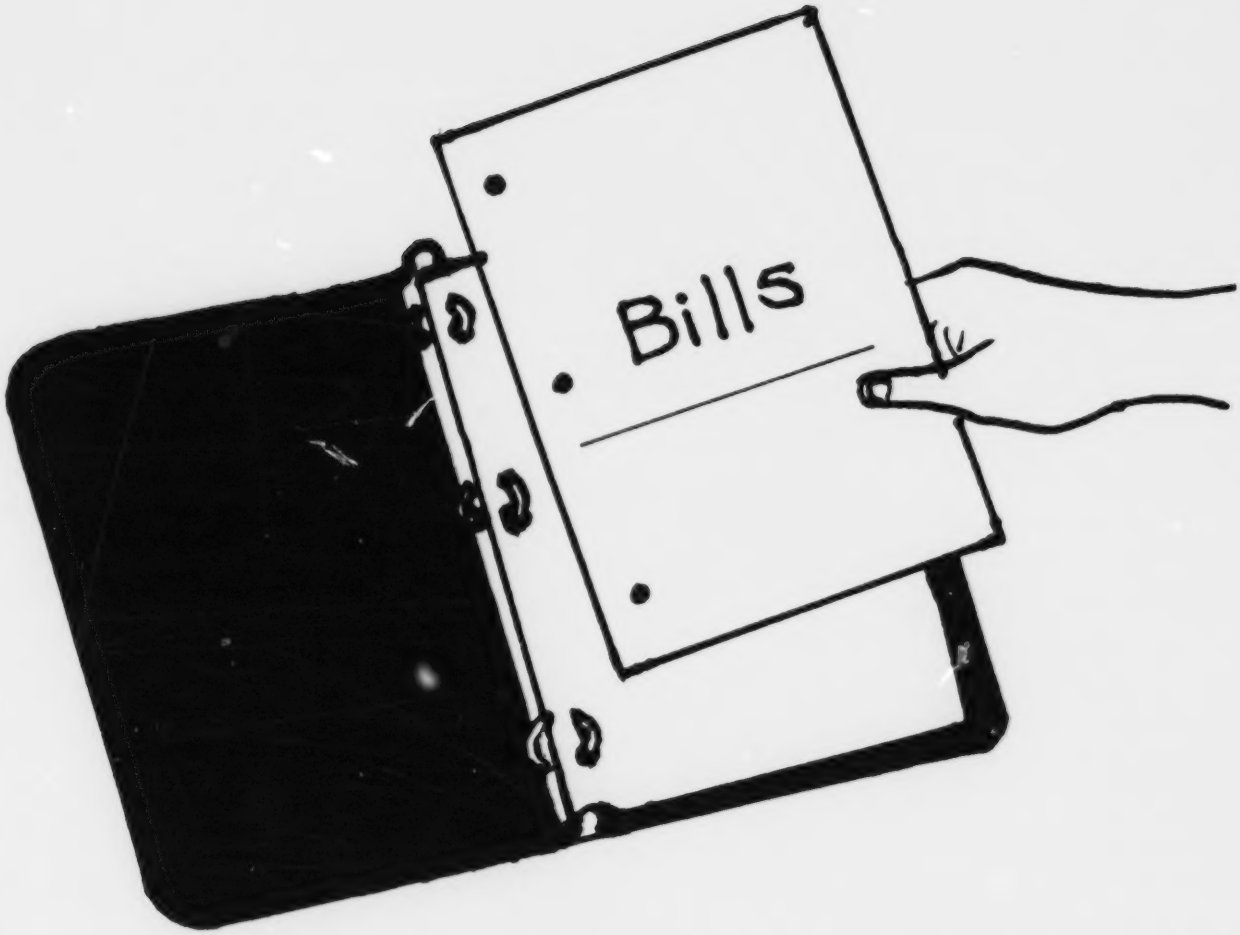


Figure 10. Budget Notebook

The Pricing Cards

To make the pricing cards, you will need 8 1/2 x 11 inch paper or mats, several copies of the picture money pages found in the last section of this book (enough to allow you to price the items your teenager generally has to buy), glue, colored markers, and labels or pictures of the items frequently purchased by your teenager.

First, list all items that your teenager will be responsible for buying. If your teenager has difficulty reading words, you will need to find labels or pictures of these items. Many pictures are shown in the last section of this book; others will be found in newspaper or magazine ads. In some cases, you may be able to use a packaging container or label from the product itself.

Next, you must determine the price of each item on the budgeting list. This may be done by going to the store, calling a clerk at the store, or reading newspaper ads. Using the copies of the picture money pages, cut out and separate the money. Select an item from your budgeting list and write its name at the top of your mat. If you are using colored markers, use the color that is the same as the category the item belongs in. For example, if your item is toothpaste, and if your Personal Care folder is blue, write the name of the toothpaste in blue. If necessary, glue a picture of the item on the card. Perhaps you will wish to color one corner of the pricing card with the appropriate color.

Next, glue the amount of money required for toothpaste onto the card in the center. This amount may be the exact amount, as shown in Figure 11, or it could be a rounded dollar figure for which your teenager would receive change. For example, in Figure 11, the sum of the money glued could also be $1.50 or $2.00. Using rounded figures makes money matching easier.

Using the rounded dollar figure also safeguards against the likelihood of prices going up and causing confusion at the checkout counter, so consider using the rounded dollar system especially for pricing cards of items that frequently change in price. Any change received for purchases should be placed in the Savings envelope until the next budgeting time (the following week).

Continue making pricing cards until you have made one for each item your teenager needs. Repeat the process for items he or she may want (as opposed to <u>need</u>) if there is money left over. To make cards last longer, you may wish to laminate them, or cover them with clear contact paper. Finally, it is helpful to three hole punch the pricing cards for easy storage.

Should the Budget Be On a Weekly or Monthly Basis?

The answer to this question depends on the needs of your teenager. Let's work with a typical teenager whose name is Patrick. Patrick's parents will want to consider the following:

1. How often is he paid?
2. How many items is he responsible for buying?
3. How fast is he able to learn budgeting?
4. How well does he remember?

Budgeting once a week is recommended so your teenager will get more practice time for writing a budget, shopping, and recording purchases. This schedule is especially convenient if your teenager is paid once a week. If your teenager is

Personal Care

SHAMPOO

$ 1.43

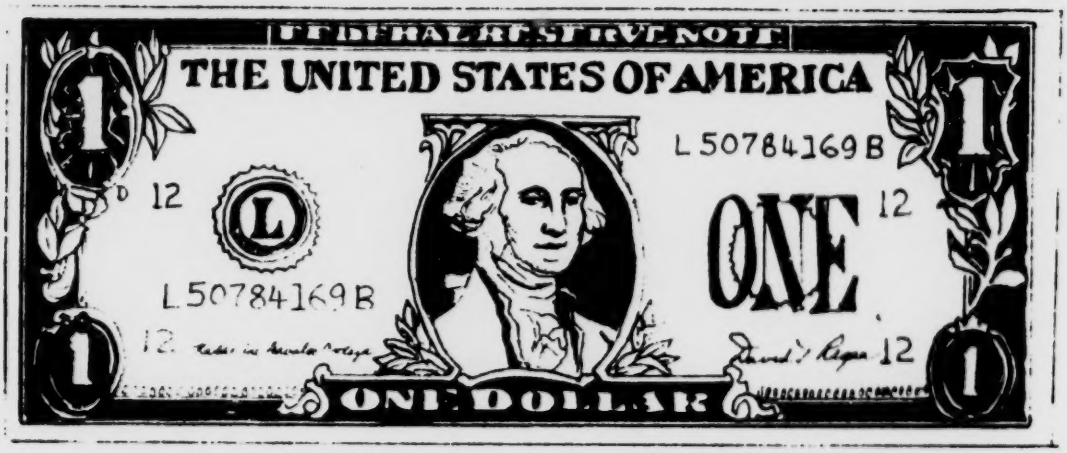


Figure 11. Pricing Card

paid by the month, he or she can still budget weekly by dividing the paycheck into weekly "earning amounts." If you still wish to budget on a monthly basis, be aware of the drawbacks. Your teenager gets to practice less often, may need more help, and may take longer to learn the budgeting procedure.

A third alternative combines the two discussed above. You may teach your teenager to pay for major budget items such as rent, utilities, and so forth the first week of the month, and then to budget for food, personal care, and entertainment on a weekly basis.

What Are the Main Steps?

Let's work through the steps for budgeting with Patrick, our fictional teenager. First, we list the 15 steps; then each one is discussed.

1. Gather all budget money.
2. Sort the money.
3. Identify all needed items for each category or section.
4. Find the pricing card for each needed item.
5. Match the budget money to the pricing card.
6. Place money in the correct envelope.
7. Place envelope and pricing card in the appropriate budget folder.
8. Identify wanted items for the week (as opposed to needed items).
9. Find the pricing card for each item.
10. Match the budget money to the pricing card.
11. Determine if the wanted item may be purchased.
12. Place money in the correct envelope.
13. Place pricing card and envelope in the appropriate budget folder.
14. Purchase all items in the budget notebook.
15. Return the pricing card to storage and place any change in the Savings envelope after purchase.

1. Gather all Budget Money.

Patrick works at a large table when he does his budgeting. First he collects all the money he has earned as well as any money in the Savings envelope. This money should be in assorted bills and coins.

2. Sort the Money.

Patrick sorts his money according to value, all dimes in one pile, all nickels in another, and so on. This step makes the budgeting process more efficient. Use of a money box may also help here.

3. Identify All Needed Items for Each Category or Section.

In order for Patrick to identify what he has to buy, he must know his own needs and what it is he is responsible for buying. It is important for you to be very clear about this with your teenager. Also, some teens may be able to identify things they need from memory, or they may simply check to see if they have toothpaste, are going to ride the bus that week, and so on. Others may need more help in deciding what they need or want. These teenagers may need to sort through the pricing cards, section by section, to select the items they need.

4. Find the Pricing Card For Each Needed Item.

Once Patrick has identified the things he needs to buy, he locates the pricing card for each needed item. The organization of these cards helps to prioritize items. The cards should be stored and used in the order we have used above, with Bills first, Personal Care second, and so on. An easy storage method would be to place pricing cards in a separate 3-ring binder. Loose leaf dividers may easily be used to organize the pricing cards into sections. Color coding will also help to keep these in order. If you have written all cards that are in the Bills section in red, they will be easily sorted. You may wish to color the upper right hand corner of each card with the appropriate color. This storage method would allow Patrick to move the primary cards to the budget notebook when he plans his budget. The pricing cards would then be returned to the storage notebook when the item has been purchased.

Keeping the cards in proper order will help Patrick budget for the most important items first.

5. Match Budget Money to the Pricing Card.

In this step, Patrick moves the amount of money he needs for each item from the weekly income money pile. He simply matches the real money to the money pictured on the pricing card by placing the actual money on top of the pictured money. Since the picture money is drawn to the actual size of real money, this matching process is easy. Once again, it is important that this be done in order: Bills first, Personal Care second, and so on.

6. Place the Money in the Correct Envelope.

When Patrick finishes matching his real money to the money pictured on the pricing card, he puts this money into the appropriate envelope. Patrick should then put the pricing card in the budget folder. For example, money budgeted for tooth paste is placed in the Personal Care envelope. This step places the money in a safe place until he is ready to go to the store.

7. Place Envelope and Pricing Card(s) in the Appropriate Budget Folder.

Once Patrick has finished placing the money needed to buy items into the appropriate envelope, the money envelope and all the pricing cards from that section are placed in the appropriate section of the budget folder. When he gets ready to buy his items, they will be easy to find.

8. Identify Items Wanted for the Week.

Once needed items have been budgeted, Patrick will budget for items he would like to have if there is money left over. Your teenager will probably have no trouble thinking of things to buy; however, looking through the pricing cards of "wanted" items may serve as reminders.

9. Find the Pricing Card for Each Item.

This step is similar to Step 4. Once again, grouping of pricing cards for wanted items is a good idea. Having them stored in proper order will help your teenager.

10. Match Budget Money to the Pricing Card.

This step is similar to Step 5.

11. Determine if the Wanted Item May be Purchased.

If Patrick is able to place real money on top of all the pictured money on a pricing card, he may budget that item and move on to Step 12. If he does not have enough money to match the pictures on the pricing card, then he does not have enough money for the item. In that case, he may look for another item to buy or place the leftover money into the Savings envelope.

12. Place Money in the Correct Envelope.

This step is similar to Step 6. This money goes into the envelope that is labeled "Wants."

13. Place Pricing Card and Envelope in the Appropriate Budget Folder.

Patrick places the Wants envelope and the pricing cards for the wanted items in the Wants folder of the budget notebook.

14. Purchase All Items in the Budget Notebook.

Now it is time for Patrick to go shopping. It is very important that he follow up on all his budgeting and actually buy the items he has budgeted for. You will know whether or not your teenager needs assistance with the shopping step. Remember that in order to have the money needed, your teenager will need to match real money that is taken from the appropriate envelope to the money pictured on the proper pricing card. If Patrick is buying more then one item he may wish to take his budget folder to the store. For example, if Patrick needed to buy toothpaste, comb and shampoo at different stores he could take the personal care budget folder to the store so he would know what he needs to buy and how much he needs to pay.

15. Return the Pricing Card to Storage and Place any Change in the Savings Envelope After Purchase.

When Patrick returns home from making his purchase, he returns the pricing card to its proper storage place. He places any change in the Savings envelope so it can be used in next week's budget process.

Summary

If your teenager has difficulty reading or counting, try using the suggestions that have been presented in this chapter. The main difference in this process from that presented in Chapter 2 is that your teenager will learn to match real money to pictures of money as a substitute for counting. He or she may also use labels or pictures of items to make it possible to do budgeting without reading.

CHAPTER 4

HOW DO I TEACH MY TEENAGER?

In Chapters 2 and 3 we discussed budgeting procedure as well as much of the preparation of the required materials. Making the Budget Sheets, Pricing Sheets, notebooks, and ways to store budgeting supplies are tasks that you and your teenager may have worked on together. By now we assume that the preparation is complete and that your teenager is eager to master the actual budgeting procedure. This requires that you become a teacher. In this chapter, we present tips for effective teaching of the budgeting procedure.

Setting

The time and place you choose to teach budgeting are very important. To get best results, it is recommended that you choose a time of day where you and your teenager can relax and not feel hurried. Perhaps budgeting after dinner is completed and the family is relaxed would be a good time or on a weekend afternoon when your family's schedule is less hectic.

The place you choose to budget is also important. It is recommended that you choose a place that will be free of distractions. It is difficult to teach someone if the T.V. is blaring and people are coming and going constantly. Perhaps teaching budgeting at the kitchen table with the T.V. off and telling all family members that you should not be interrupted would help make the budgeting session most productive.

Positive Feedback

One teaching principle that will lead to success more than any other is the principle of positive reinforcement. Give your teenager a sense of success from the very beginning. Give praise. Remember, however, that this praise must be earned; it must never be false praise. With a bit of thought you can always find something positive: You may praise your teenager for doing the budgeting program correctly, for listening to instructions, for trying hard, or for simply doing something with you.

As you give praise, vary the words you use. Hearing "good job" over and over begins to be annoying after a while. Try phrases like "good thinking," "now you've got it," or "I'm proud of you."

Minimize Mistakes

How do you deal with mistakes? Don't accuse your teenager. Instead, try asking questions that will help your teen figure out the mistake and how to correct it. For example, Patricia has forgotten that she is almost out of toothpaste and is not including its purchase in her budgeting. Patricia's mother might ask, "What else do you need to budget for?" Or she might say, "Remember, you are almost out of toothpaste," or "Didn't you tell me you needed toothpaste this week?"

If Patricia still doesn't get the hint, her mother should tell her what she needs to do before frustration sets in. Instead of saying, "You did that wrong," she might say, "You might try . . ." or "Remember what we did before?" or "Let me help you. This is the hard part." However, any time something is done

correctly, praise should be given.

Avoid Frustration

Keep your teaching sessions short and be aware of frustration levels. It might be helpful to do budgeting during two different teaching sessions to reduce your teenager's stress. It is recommended that no more than 20-30 minutes be spent for each budgeting session in the beginning. As your teenager gains confidence and skills the sessions may become longer without causing frustration. If frustration occurs, whether it be on your part or your teenager's, take a short break. When you both are feeling more relaxed, any problems will seem easier to overcome.

What if your teenager argues or complains? Ignore the complaints if possible. Remember that it is hard to learn something new and that you need to be very patient. On the other hand, every time your teenager works responsibly, give praise. Ignoring negative behavior and praising good behavior will pay off.

The Reluctant Learner

What if the teenager doesn't want to learn the budgeting procedure? Try not to coax or threaten. Simply tell your teenager to let you know when he or she is ready to continue. Let him know that he can't spend any money until the budget is done. When he decides to get back to work on the budget, you can help by pretending that nothing has happened.

Your support as a parent and teacher is very important. You can make your teenager feel more confident and grown up. Gradually, as he or she becomes more confident with the process, you will be able to fade out of the picture. The next two pages contain tips other parents have found useful.

TIPS FOR TEACHING TEENS

1. BE POSITIVE. Look for the things he or she is doing right. Give praise for everything that is done right.

2. If a mistake is made, be pleasant.

3. Give a hint or information about the right answer.

4. If he or she doesn't get the right answer after the hint, give the answer.

5. Give praise for trying.

6. Ignore arguments or complaints. Give praise for responsible actions.

7. TAKE A BREAK if one or both of you feel frustrated.

8. If your teen is having trouble with more than half the steps of the task, do half with him or her.

9. Try not to say, "You did it wrong." Instead say, "You might try _____," "Remember what we said?" or "It might be better if _____."

10. Give your teen praise before you tell him or her something was done wrong.

11. If the teenager refuses to do the budget program or is purposely doing a poor job, tell him or her that completing the budgeting program means getting money to spend. It is important that you do not nag, scold or threaten your teenager. Once he or she does decide to budget, give praise for the responsible decision and pretend nothing happened.

LEARNING ABOUT MONEY

TIPS FOR PARENTS AND TEENS

Parents:

Take teens shopping until you both feel they know how to read price tags and labels, locate items, and use money comfortably.

Teens:

Know how much money you have to spend on items you are buying.

Take a list of what you need to buy with you.

Use the calculator during shopping. This way you can make sure you have enough money to pay for the things in your shopping cart.

If you have problems counting money and paying cash, pay to the next dollar amount. For example, if purchases cost $1.27, give the clerk $2.00.

Teens Who Write Checks:

Write checks before getting to the checkout line. That way you can take your time.

Use a card like this to help with spelling money amounts.

---

1. one	8. eight	15. fifteen	40. forty
2. two	9. nine	16. sixteen	dollar
3. three	10. ten	17. seventeen	dollars
4. four	11. eleven	18. eighteen	
5. five	12. twelve	19. nineteen	
6. six	13. thirteen	20. twenty	
7. seven	14. fourteen	30. thirty	

Ask the clerks if they have a stamp for the store or look for something that has the store name on it.

Look at the cash register for tips on how to write dollar amounts on your checks.

Get checking amounts with standard or flat rate service charges.

CHAPTER 5

BUDGET CHECK OFF SHEET

When teaching a new skill, many questions arise. The most common questions are stated here:

How do I monitor my teenager's learning?

What do I do if my teenager isn't learning?

How do I know for sure that my teenager has learned the skill?

To help you answer these questions, we have developed two different procedures that provide guidelines for parents and teachers. The first procedure was developed especially for parents and provides a simple method of determining if your teenager is doing well in budgeting or needs extra help to learn. This procedure uses the Budget Check Off Sheet and is described in this chapter. The second procedure is a more sophisticated data system that many teachers have found useful. This procedure uses the Total Task Data Sheet and is described in Chapter 6. Some parents also find the Total Task Data Sheet useful.

How Do I Monitor My Teenager's Learning?

When filled out properly, the Budget Check Off Sheet (Figures 12 and 13) will tell you which parts of the budget program your teenager has learned and which parts require more help. This sheet is basically a listing of the steps that are followed during budgeting. It provides a guideline for doing (and teaching) the same steps in the same order each time. Figure 12 is the Budget Check Off Sheet for Teenagers Who Can Count Money, and Figure 13 is the Budget Check Off Sheet for Teenagers Who Cannot Count Money. In Figures 12 and 13, the numbers in parentheses refer to the numbers below:

(1) The teenager's name
(2) The steps of the budget program
(3) The date your teenager did budgeting
(4) Spaces for recording whether your teenager already knows or still needs to learn a step

As your teenager finishes each step, simply mark with a check mark if he or she was able to do the step with no help from you. Or mark an "H" if he or she needed some help. This column should be filled out each time so it can tell you how your teenager is progressing in the program.

What Do I Do If My Teenager Isn't Learning?

One glance at the Budget Check Off Sheet will show you where your teenager= needed help. If he or she needed help on any step of the budget program for two or more weeks in a row, then you must do some additional teaching on that step. The best way to give additional help is by telling your teenager how to do the missed step(s) before he or she begins to do it. That way, you will avoid another error; the step will be done right.

If we look at Figure 12, we see that John missed Step 5 two weeks in a row. John's dad would begin by giving praise. He might say, "You've remembered all

BUDGET CHECKOFF SHEET

Teenagers Who Can Count Money

√ = independent
H = needed help
EH = needed extra help

NAME: (1) John

(2) BUDGETING STEPS	(3) DATES							
	9/14	9/21	9/28					
1. Records income on Personal Money Sheet	√	√	√					
2. Figures total balance on Personal Money Sheet	√	√	√					
3. Identifies items needed for each section	H	√	√					
4. Lists needs on Budget Sheet	√	√	√					
5. Lists cost of needs on Budget Sheet	H	H	EH	(4)				
6. Subtracts cost of needs from balance	√	√	√					
7. Identifies items wanted for the week	√	√	√					
8. Lists wants on Budget Sheet	√	√	√					
9. Lists costs of wants on Budget Sheet	√	√	√					
10. Subtracts cost of wants from balance	√	√	√					
11. Decides if wanted items can be bought	H	√	√					
12. Distributes money into envelopes	H	√	√					
13. Purchases all budgeted items	H	√	√					
14. Records purchases on Personal Money Sheet	√	√	√					
15. Figures out current balance on Personal Money Sheet	√	√	√					

Figure 12. Budget Checkoff Sheet

BUDGET CHECKOFF SHEET

Teenagers Who Cannot Count Money

√ = independent
H = needed help
EH = needed extra help

NAME: _____

BUDGETING STEPS	DATES							
1. Gathers money								
2. Sorts money								
3. Identifies items needed for each section								
4. Finds Pricing Card for each needed item								
5. Matches money to Pricing Card								
6. Places money in correct envelope								
7. Places envelope and Pricing Card in folder								
8. Identifies wanted items for week								
9. Finds Pricing Card for each item								
10. Matches money to Pricing Card								
11. Decides if wanted items can be purchased								
12. Places money in correct envelope								
13. Places Pricing Card and envelope in budget folder								
14. Purchases all items in notebook								
15. Returns Pricing Card to storage and change to Savings envelope								

Figure 13. Budget Checkoff Sheet

the things you need to budget for this week. You're really doing a great job." Then he might continue this way: "Remember that you have to list how much each of those things cost on the budget form too. It's lucky you have the Pricing Sheet to tell you the exact cost of some of the things you've written down."

John's dad gives this kind of help for at least two weeks before expecting John to complete the step by himself. Each time he gives extra help, he writes EH in the proper column on the Budget Check Off Sheet. The main point to remember is that the extra help is given before the step is attempted.

You and your teenager can both benefit from the Budget Check Off Sheet. It not only provides guidelines and a way to monitor your teaching, it also provides an achievement chart for your teenager. He or she will enjoy seeing the number of check marks increase each week. He or she will want to feel good about the steps that are done well and will want to try harder to change the "H" marks into check marks. We recommend that the two of you go over the Budget Check Off Sheet together after each budgeting session. That will provide a time for praise and for "seeing" progress.

When Do I Know My Teenager Has Learned the Skill?

How can you tell when you can turn over most of the budgeting procedure to your teenager? Since every teenager is different, this is a difficult question to answer. Many factors must be taken into account: how he learns, how well he retains what he learns, and how often he needs to practice a skill in order to remember it.

Your teenager must have every step marked with a check before he or she can be considered to be independent in budgeting. Some teenagers require only one session with all checks. Others need to perform perfectly for several weeks in a row before they are really independent.

This factor represents a good argument in favor of weekly rather than monthly budgeting. It is obvious that if your teenager has many opportunities to practice budgeting skills as well as many opportunities to overcome problems, he or she will master the procedure more easily.

CHAPTER 6

TOTAL TASK DATA SYSTEM

This procedure is a more sophisticated data collection method that teachers and parents may find useful. It provides specific information about the different kinds of changes you can make in the budgeting program so the student can learn more successfully.

Baselining

The first step in teaching a skill is to find what the student already knows how to do and what he or she still needs to learn. This process is called baselining. After baselining, a plan can be developed for teaching only those steps the student needs to learn. This process makes better use of everyone's time and also prevents teachers from "helping" too much. Remember, the goal is for the student to budget income independently.

Data on student performance are recorded on the Total Task Data Sheet (Figure 14). This data sheet for Dawn, another fictional teenager, is like a progress record which records the skills Dawn has learned and the skills she still needs to work on. Note that all the step she will have to do to finish budgeting are listed on the left hand side. In Figure 14, numbers in parentheses refer to explanations below:

(1) Program being taught
(2) Student's name
(3) What the student will be able to do when she finishes the program
(4) All steps student needs to learn to budget
(5) Space for recording student performance
(6) Percentage of steps student did independently
(7) Initials of teacher conducting program
(8) The date of the budgeting

To begin baselining or finding out what Dawn already knew, the teacher demonstrated the program, explaining each step as he went. He was careful to follow the steps as they are listed on the left side of the total task sheet. Once the demonstration was completed, he asked Dawn to do the budget program. At this time, the teacher wanted to find out how much Dawn knew; therefore, he did not try to tell her what to do or whether she was doing each step correctly or incorrectly. The teacher used this time instead to give lots of praise to Dawn for working hard, writing neatly, or having a nice attitude. This praise kept Dawn from getting too frustrated.

While Dawn was budgeting by herself, the teacher recorded on the Total Task Data Sheet whether or not she knew how to do each step. If she did the step on her own without any mistakes, the teacher wrote an "X" in the square directly to the right of that step. If she did not do the step on her own or if she made a mistake, the teacher wrote an "O" in the square. When Dawn was stuck on one step and this prevented her from finishing the program, the teacher helped her with that step. Then, he marked the step with an "O" and let her try to finish the rest of the steps herself. Figure 15 shows how this was done.

TOTAL TASK DATA SHEET

PROGRAM: (1) Budgeting **NAME:** (2) Dawn

PROGRAM OBJECTIVE: (3) Student will independently budget bills, personal care, transportation, entertainment, and other expenses each week.

(4)

	(5)									
1. Records income on Personal Money Sheet										
2. Figures total balance on Personal Money Sheet										
3. Identifies items needed for each section										
4. Lists needs on Budget Sheet										
5. Lists cost of needs on Budget Sheet										
6. Subtracts cost of needs on Budget Sheet										
7. Identifies wants for the week										
8. Lists wants on Budget Sheet										
9. Lists cost of wants on Budget Sheet										
10. Subtracts cost of wants from balance										
11. Determines if wanted item can be bought										
12. Distributes money according to budget										
13. Purchases all budgeted items										
14. Records purchases on Personal Money Sheet										
15. Figures out current balance on Personal Money Sheet										
Percentage: No. of X's / No. of steps (6)	Baseline									
Trainer: (7)										
Dates: (8)										

Figure 14. Total Task Data Sheet

TOTAL TASK DATA SHEET

PROGRAM: Budgeting **NAME:** Dawn

PROGRAM OBJECTIVE: Student will independently budget bills, personal care, transportation, entertainment, and other expenses each week.

1. Records income on Personal Money Sheet	X	X								
2. Figures total balance on Personal Money Sheet	X	X								
3. Identifies items needed for each section	0	X								
4. Lists needs on Budget Sheet	0	X								
5. Lists cost of needs on Budget Sheet	0	X								
6. Subtracts cost of needs on Budget Sheet	0	0								
7. Identifies wants for the week	0	X								
8. Lists wants on Budget Sheet	0	0								
9. Lists cost of wants on Budget Sheet	0	0								
10. Subtracts cost of wants from balance	0	0								
11. Determines if wanted item can be bought	0	0								
12. Distributes money according to budget	X	X								
13. Purchases all budgeted items	0	0								
14. Records purchases on Personal Money Sheet	0	0								
15. Figures out current balance on Personal Money Sheet	0	0								
Percentage: No. of X's / No. of steps	Baseline 3/15	7/15								
Trainer:	LD	TS								
Dates:	9/9	9/16								

Figure 15. Total Task Data Sheet, baselining

Individual Skill Teaching

How to teach the student budgeting skills depends on the baseline data. If the data showed that he knew many of the skills, or showed improvement from trial 1 to trial 2, or you feel from working with him that he will learn quickly, then all steps in the budgeting program can be taught. Figure 15 shows data that indicate this teaching plan. In Figure 15, although Dawn could only do 50 percent of the steps on the second day of baseline, her performance had improved significantly between the first and second attempts.

Mini-Chain Teaching

If the data show that the student could do only a small number of skills, then the steps are divided into "mini-chains." These mini-chains are a group of steps that are related or seem to go together. Figure 16 shows the type of data pattern that indicates a need for a mini-chain. The third data column in Figure 16 shows how this is specified and recorded.

When teaching a mini-chain, teach only those steps chosen to be part of the mini-chain. For example, Figure 16 shows that Dawn's teacher taught steps 1-6. Once these steps were completed, he did the rest of the budgeting procedure with Dawn so she could practice the remaining steps.

When do I Know the Student has Learned the Skill?

This is an important question when teaching any new skill; unfortunately, one answer may not apply to all students. The key is to know the student, that is, how he learns, how well he remembers what he learns, and how often he needs to practice the skill to retain it. Before any student may be considered independent, he must have done all steps independently. The important factor to decide for the student is how many times he must budget all steps independently before he has the skill. Some students may understand and be able to remember a skill if he has budgeted independently one time. Other students may need to independently budget at least four budgeting sessions before they understand the skill well enough to retain it. Again, an important factor is how often the student will be using these skills after he has completed the program. If he will be using the program on a weekly basis, it is recommended that he show all steps at the level of independence for at least two budgeting sessions in a row. At this point, he probably knows the skill and the weekly budgeting sessions will help him retain them.

If the teaching plan involves the use of mini-chains, and your goal is to have the student do all steps independently two budgeting sessions in a row, you would require him to show all steps at the level of independence for two budgeting sessions in a row only on the steps of the mini-chain. Once he has done this, teach the next mini-chain of steps. Figure 17 shows an example of how this is done. In this case, Dawn's teacher added steps 7 through 11 to the original mini-chain of six steps.

What do I do if he Isn't Learning?

One of the important things the Total Task Data Sheet tells you is whether the student is learning the skills being taught. As a basic rule of thumb, if he has shown very little or no improvement for two budgeting sessions in a row, you should think about changing your teaching methods. These changes can mean many things:

TOTAL TASK DATA SHEET

PROGRAM: Budgeting **NAME:** Dawn

PROGRAM OBJECTIVE: Student will independently budget bills, personal care, transportation, entertainment, and other expenses each week.

1. Records income on Personal Money Sheet	X	X	X	X						
2. Figures total balance on Personal Money Sheet	X	X	X	X						
3. Identifies items needed for each section	0	0	0	X						
4. Lists needs on Budget Sheet	0	0	0	X						
5. Lists cost of needs on Budget Sheet	0	0	0	0						
6. Subtracts cost of needs on Budget Sheet	0	0	0	X						
7. Identifies wants for the week	0	0	Mini-chain steps 1-6							
8. Lists wants on Budget Sheet	0	0								
9. Lists cost of wants on Budget Sheet	0	0								
10. Subtracts cost of wants from balance	0	0								
11. Determines if wanted item can be bought	0	0								
12. Distributes money according to budget	X	X								
13. Purchases all budgeted items	0	0								
14. Records purchases on Personal Money Sheet	0	0								
15. Figures out current balance on Personal Money Sheet	0	0								
Percentage: No. of X's / No. of steps	Baseline 3/15	3/15	2/6	5/6						
Trainer:	LD	TS	TS	LD						
Dates:	9/9	9/16	9/23	9/30						

Figure 16. Total Task Data Sheet, minichain

TOTAL TASK DATA SHEET

PROGRAM: Budgeting **NAME:** Dawn

PROGRAM OBJECTIVE: Student will independently budget bills, personal care, transportation, entertainment, and other expenses each week.

1. Records income on Personal Money Sheet	X	X	X	X	X	X	X			
2. Figures total balance on Personal Money Sheet	X	X	X	X	X	X	X			
3. Identifies items needed for each section	0	0	0	X	X	X	X			
4. Lists needs on Budget Sheet	0	0	0	X	X	X	X			
5. Lists cost of needs on Budget Sheet	0	0	0	0	X	X	X			
6. Subtracts cost of needs on Budget Sheet	0	0	0	X	X	X	X			
7. Identifies wants for the week	0	0	Mini-chain steps 1-6				X			
8. Lists wants on Budget Sheet	0	0					X			
9. Lists cost of wants on Budget Sheet	0	0					X			
10. Subtracts cost of wants from balance	0	0					0			
11. Determines if wanted item can be bought	0	0					X			
12. Distributes money according to budget	X	X					Mini-chain steps 1-11			
13. Purchases all budgeted items	0	0								
14. Records purchases on Personal Money Sheet	0	0								
15. Figures out current balance on Personal Money Sheet	0	0								
Percentage: No. of X's / No. of steps	Baseline 3/15	3/15	2/6	5/6	6/6	6/6	10/11			
Trainer:	LD	TS	TS	LD	TS	LD	LD			
Dates:	9/9	9/16	9/23	9/30	10/6	10/13	10/20			

Figure 17. Total Task Data Sheet, second mini-chain

1. Give special assistance on the isolated step(s) that are causing trouble.
2. Make it more rewarding to do the program right.
3. Change the materials in some way.
4. Change the steps in some way.
5. Add helpful hints at key problem areas in the budgeting program.

It is important to remember that only one change should be done at a time and that all changes should be introduced in an organized way. If too many changes are introduced at once, the student may become even more confused about budgeting. Also note that the changes should be dropped once the student feels more comfortable with the process. He should then budget using the standard procedure unless you decide the change can be permanent. These program changes are explained more completely in the following paragraphs:

1. Give special assistance on the isolated steps that are causing trouble. If the student knows how to do all but a few isolated steps in the budgeting procedure, then these steps should be given special attention. One way to do this is to do mass practice or do that one step several times (5-10 times) before he starts to budget. This practice should allow him to do the step on his own during actual budgeting. Be sure to write this change on the date sheet if you use it. Figure 18 shows an example of how this was written on Dawn's data sheet. It is important to remember that once the student has done all the budgeting steps independently two sessions in a row, using the mass practice technique, that this technique should be dropped and the student allowed to do the budget independently. If he does not show improvement with the use of mass practice for two budgeting sessions in a row, then another type of change should be initiated.

2. Making it more rewarding for him to do the program. If the data show that the student is having some success in the program and if you feel that the steps are not too difficult, but learning is not occurring, then doing the budgeting program well probably is not rewarding enough. In this instance, a teacher should set up something "extra" that may be earned for doing a good job on the program. Try to keep these "extras" as natural as possible for example, promising him a new record every week may not be something he can do for himself after he is off the program, and it may become very expensive for you! However, promising to let him spend the extra change he saves by buying sale items on video games is both normal and something he can still do after he is off the program. Figure 19 shows how this change is represented on the budget sheet.

3. Change the materials in some way. A change in materials should take place if you see that the student is having problems using the material(s) and the data show he has had little or not improvement two budgeting sessions in a row. This may mean using larger materials, picture cards to help with spelling and writing needs, laminated materials to make erasing mistakes easier, and so on. The particular type of materials change should be written on the data form. Figure 20 shows an example of how this is written.

4. Change the steps. A change in the steps is indicated if there is little or no improvement for two budgeting sessions and you feel there is a "step missing" or out of order in the budgeting program, making it difficult for the student. Figure 21 shows how this was written on Dawn's data sheet. In this instance, her teacher felt that there should be an extra step between step 2, "Adds total balance" and step 3, "Identifies needs for each section" to help Dawn learn to budget. Thus, step 2a "Completes and uses monthly needs and wants list" was added.

TOTAL TASK DATA SHEET

PROGRAM: Budgeting **NAME:** Dawn

PROGRAM OBJECTIVE: Student will independently budget bills, personal care, transportation, entertainment, and other expenses each week.

1. Records income on Personal Money Sheet	X	X	X	X	X	X	X	X		
2. Figures total balance on Personal Money Sheet	X	X	X	X	X	X	X	X		
3. Identifies items needed for each section	0	0	0	X	X	X	X	X		
4. Lists needs on Budget Sheet	0	0	0	X	X	X	X	X		
5. Lists cost of needs on Budget Sheet	0	0	0	0	X	X	X	X		
6. Subtracts cost of needs on Budget Sheet	0	0	0	X	X	X	X	X		
7. Identifies wants for the week	0	0	Mini-chain steps 1-6				X	X		
8. Lists wants on Budget Sheet	0	0					X	X		
9. Lists cost of wants on Budget Sheet	0	0					X	X		
10. Subtracts cost of wants from balance	0	0					0	0		
11. Determines if wanted item can be bought	0	0					X	X		
12. Distributes money according to budget	X	X					Mini-chain steps 1-11		Mass practice step 10	
13. Purchases all budgeted items	0	0								
14. Records purchases on Personal Money Sheet	0	0								
15. Figures out current balance on Personal Money Sheet	0	0								
Percentage: No. of X's / No. of steps	Baseline 3/15	3/15	2/6	5/6	6/6	6/6	10/11	10/11		
Trainer:	LD	TS	TS	LD	TS	LD	LD	TS		
Dates:	9/9	9/16	9/23	9/30	10/6	10/13	10/20	10/27		

Figure 18. Total Task Data Sheet, mass practice

TOTAL TASK DATA SHEET

PROGRAM: Budgeting **NAME:** Dawn

PROGRAM OBJECTIVE: Student will independently budget bills, personal care, transportation, entertainment, and other expenses each week.

1. Records income on Personal Money Sheet	X	X	X	X	X	X	X	X		
2. Figures total balance on Personal Money Sheet	X	X	X	X	X	X	X	X	John can spend extra money on video games if he gets all steps in budgeting correct	
3. Identifies items needed for each section	0	0	0	X	X	X	X	X		
4. Lists needs on Budget Sheet	0	0	0	X	X	X	X	X		
5. Lists cost of needs on Budget Sheet	0	0	0	0	X	X	X	X		
6. Subtracts cost of needs on Budget Sheet	0	0	0	X	X	X	X	X		
7. Identifies wants for the week	0	0	Mini-chain steps 1-6				X	X		
8. Lists wants on Budget Sheet	0	0					X	X		
9. Lists cost of wants on Budget Sheet	0	0					X	X		
10. Subtracts cost of wants from balance	0	0					0	0		
11. Determines if wanted item can be bought	0	0					X	X		
12. Distributes money according to budget	X	X					Mini-chain steps 1-11			
13. Purchases all budgeted items	0	0								
14. Records purchases on Personal Money Sheet	0	0								
15. Figures out current balance on Personal Money Sheet	0	0								
Percentage: No. of X's / No. of steps	Baseline 3/15	3/15	2/6	5/6	6/6	6/6	10/11	10/11		
Trainer:	LD	TS	TS	LD	TS	LD	LD	TS		
Dates:	9/9	9/16	9/23	9/30	10/6	10/13	10/20	10/27		

Figure 19. Total Task Data Sheet, extra rewards

TOTAL TASK DATA SHEET

PROGRAM: Budgeting **NAME:** Dawn

PROGRAM OBJECTIVE: Student will independently budget bills, personal care, transportation, entertainment, and other expenses each week.

1. Records income on Personal Money Sheet	X	X	X	X						
2. Figures total balance on Personal Money Sheet	X	X	X	X						
3. Identifies items needed for each section	0	0	X	X						
4. Lists needs on Budget Sheet	0	0	0	0						
5. Lists cost of needs on Budget Sheet	0	0	0	0						
6. Subtracts cost of needs on Budget Sheet	0	0	0	0						
7. Identifies wants for the week	0	0								
8. Lists wants on Budget Sheet	0	0								
9. Lists cost of wants on Budget Sheet	0	0								
10. Subtracts cost of wants from balance	0	0								
11. Determines if wanted item can be bought	0	0								
12. Distributes money according to budget	X	X								
13. Purchases all budgeted items	0	0								
14. Records purchases on Personal Money Sheet	0	0								
15. Figures out current balance on Personal Money Sheet	0	0								
Percentage: No. of X's / No. of steps	Baseline 3/15	3/15	3/6	3/6						
Trainer:	LD	TS	TS	LD						
Dates:	9/9	9/16	9/23	9/30						

Mini-chain steps 1-6

Change Bills Section to Depts and Personal Care to Clean Up Things

Figure 20. Total Task Data Sheet, change in materials

TOTAL TASK DATA SHEET

PROGRAM: Budgeting **NAME:** Dawn

PROGRAM OBJECTIVE: Student will independently budget bills, personal care, transportation, entertainment, and other expenses each week.

1. Records income on Personal Money Sheet	X	X	X	X						
2. Figures total balance on Personal Money Sheet	0	0	0	0						
2a. Completes & uses monthly needs & wants list	X	X	X	X						
3. Identifies items needed for each section	0	0	0	0						
4. Lists needs on Budget Sheet	0	0	0	0						
5. Lists cost of needs on Budget Sheet	0	0	0	0						
6. Subtracts cost of needs on Budget Sheet	0	0	X	X						
7. Identifies wants for the week	0	0								
8. Lists wants on Budget Sheet	0	0								
9. Lists cost of wants on Budget Sheet	0	0								
10. Subtracts cost of wants from balance	0	0								
11. Determines if wanted item can be bought	0	0								
12. Distributes money according to budget	X	X								
13. Purchases all budgeted items	0	0								
14. Records purchases on Personal Money Sheet	0	0								
15. Figures out current balance on Personal Money Sheet	0	0								
Percentage: No. of X's / No. of steps	Baseline 3/15	3/15	3/6	3/6						
Trainer:	LD	TS	TS	LD						
Dates:	9/9	9/16	9/23	9/30						

Add step 2a - Completes and uses monthly Needs and Wants List.

Figure 21. Total Task Data Sheet, change in steps

5. Add helpful hints at key problem areas in the budgeting program. Often, a student may be confused during one key point in a program. This may cause him or her to do poorly on all steps after this point or there may be difficulty with one step every time. If this happens and the student shows no improvement two budgeting sessions in a row, you may need to add a helpful hint or clue. Figure 22 shows how this was written on Dawn's data sheet. In this instance, Dawn was having difficulty distinguishing items she needed from those she wanted. As a result, her teacher decided to remind her to use her Needs and Wants List. Remember that these types of changes are temporary if our goal is to have the student budget independently. Once the student can do all steps independently two budgeting sessions in a row, then the change should be dropped and the student expected to budget independently without it.

TOTAL TASK DATA SHEET

PROGRAM: Budgeting **NAME:** Dawn

PROGRAM OBJECTIVE: Student will independently budget bills, personal care, transportation, entertainment, and other expenses each week.

1. Records income on Personal Money Sheet	X	X	X	X							
2. Figures total balance on Personal Money Sheet	X	X	X	X							
3. Identifies items needed for each section	0	0	0	0							
4. Lists needs on Budget Sheet	0	0	0	0							
5. Lists cost of needs on Budget Sheet	0	0	0	0							
6. Subtracts cost of needs on Budget Sheet	0	0	X	X							
7. Identifies wants for the week	0	0									
8. Lists wants on Budget Sheet	0	0									
9. Lists cost of wants on Budget Sheet	0	0									
10. Subtracts cost of wants from balance	0	0									
11. Determines if wanted item can be bought	0	0									
12. Distributes money according to budget	X	X									
13. Purchases all budgeted items	0	0									
14. Records purchases on Personal Money Sheet	0	0									
15. Figures out current balance on Personal Money Sheet	0	0									
Percentage: No. of X's / No. of steps	Baseline 3/15	3/15	3/6	4/6							
Trainer:	LD	TS	TS	LD							
Dates:	9/9	9/16	9/23	9/30							

Mini-chain steps 1-6

Remind Dawn to use her Needs and Wants List

Figure 22. Total Task Data Sheet, added hint

CHAPTER 7

LEARNING ABOUT THE REAL WORLD

WHEN TEENS MOVE OUT

The budgeting program provides a good way to teach teenagers how to manage their money wisely while living at home. It can also be used by those young adults who plan to leave home, to live on their own and be responsible for budgeting their money. We suggest that parents or teachers begin to make these teenagers knowledgeable about rent, payments, utility bills, costs of food and living essentials, and other needed information. Living on one's own can be an exciting new experience, but it can also provide some harsh lessons in learning the value of the dollar.

Worksheets

This chapter contains some worksheets and activities that can be done at home or at school. They are not designed to teach teenagers everything they need to know about life in the real world. However, they should at least make them aware of the money matters that await them when they move out on their own. You, as a parent or a teacher, can increase this awareness by showing them the bills that you pay each month, taking them grocery shopping with you, and encouraging them to budget money wisely at home.

It is very important that you do each activity <u>with</u> your teenager. Help with the instructions if you need to, and with spelling or writing. Let your teenager do the thinking but give lots of encouragement and praise. A description of these activities follows with suggestions on how to make each one enjoyable as well as informative.

<u>Activity 1: What Do I Need to Budget For?</u>

This activity helps teenagers think about the different bills they will need to pay when they live on their own. Before doing this activity, look at page 2 of the worksheet. If there are other bills which your teenager will need to pay or other things to buy, add them to the list. Cross out items that are not appropriate for your teenager. After doing the activity, give praise for the right answers and talk about the bills he or she wasn't aware of. Share copies of your bills and answer any questions. Remember, make the activity <u>enjoyable</u>. This is not a time for lectures; learning about all the ways money is spent when living independently is hard enough work.

<u>Activity 2: My First Paycheck</u>

This activity helps teenagers think about taxes they will need to pay. Do this activity with your teenager. You will probably need to give some help reading the directions and filling out the paychecks. After the activity, answer any questions. Try to make the activity enjoyable and give lots of support. Learning about the value of the dollar can be painful.

<u>Activity 3: On Your Own At Last</u>

This activity helps teenagers practice budgeting for bills and other items that may be needed. Before you begin, write down situations from real life on

slips of paper and fold them in half. Some situations are suggested for you. For example:

CAR BROKE DOWN repair cost is $100.

WORKED OVERTIME, EARNED $60.

You should do this activity with your teenager in case he or she needs help with reading the directions or filling out the forms. Once the budget is finished, have your teenager draw one slip from the hat and then adjust the budget. This activity can be turned into a problem-solving game.

Activity 4: Getting Ready for the Move

Doing this activity helps teenagers think through what should be done before they actually move out. The first worksheet Money Matters asks teenagers to total their monthly income to find out how much money they will have to spend. Be sure to have teenagers list their net or take home pay under How Much? The Bills section asks the teenagers to list the amount of each bill they will have to pay. They can get this information by asking friends who are already living out on their own, talking to the landlord of the apartment or house in which they plan to live and, of course, asking mom and dad. These bills are then totaled to find out how much money they will need to spend. If the bills total is more than their monthly income, they are not ready to move!

Activity 5: Things To Do

The next work sheet Things to Do is a checklist of activities associated with making a move. Little and big details are apt to get lost in the shuffle during a move. Using this checklist can make the move more pleasant for all.

ACTIVITY 1

Name: _____

WHAT DO I NEED TO BUDGET FOR?

Think about what it will be like to move out on your own. It will be wonderful to have your own place. Having your own place means, however, that you may have some new bills to pay. Think about all the things you will need to budget for each month. Write these on the lines below. THINK HARD! When you have finished, look at page 2.

WHAT DO I NEED TO BUDGET FOR - 2

Look at your list and compare it to the list below. How many things did you remember? How many things did you forget? Add the things you forgot to your list.

1. Rent or house payment
2. Electricity bill
3. Water/garbage/sewer
4. Gas or oil bill (if not electric)
5. Phone bill
6. Rental or house insurance
7. Health insurance
8. Car insurance or care
9. Gasoline or bus fare
10. Groceries
11. Paper supplies
12. Laundromat money
13. Cleaning supplies
14. Personal care items
15. Dental insurance or care
16. Pet food
17. Clothes
18. Emergency fund
19. Savings

And, of course,

20. Entertainment.

How did you do?

ACTIVITY 2

Name: _____

MY FIRST PAYCHECK

You have just gotten a job that will pay a salary of $800 each month! Think of all that money. You know that $800 will buy a lot of things. But wait a minute. People who get paychecks have to pay something called FEDERAL TAX, STATE TAX, and SOCIAL SECURITY. How much do you think these taxes will be? Write your guesses on the lines given.

FEDERAL TAX _____

STATE TAX _____

SOCIAL SECURITY _____

Nice thinking. To find out how close your guesses were and how much money you will really be paid, turn to page 2.

MY FIRST PAYCHECK - 2

Look at the paycheck stub below. How close were your guesses?

GROSS PAY	FEDERAL TAX	STATE TAX	SOCIAL SECURITY	NET PAY
$800.00	$100.00	$60.00	$40.00	$600.00

NET PAY tells how much money you will be able to spend. Fill in your paycheck below.

_____, 19 __

PAY TO: _____ $_____

_____ dollars

_____ _____

ACTIVITY 3

Name: _____

ON YOUR OWN AT LAST

Pretend you are on your own and are budgeting your money for the first time. The things you must buy have been written on the Monthly Needs and Wants list. You earn $600 each month. Fill out the weekly budget sheet and use the scratch paper provided to keep track of your money. The steps of the budgeting program are as follows:

1. List all earned money on Pricing Sheet.
2. Figure out the total amount of money you have to spend.
3. List items needed for each section.
4. List items needed on the Weekly Budget Sheet.
5. List the cost of each needed item on the Weekly Budget Sheet.
6. Subtract the cost of each needed item from the total amount of money on scratch paper.
7. Budget leftover money for things you want to buy for fun.

Good luck! You'll have lots of money unless an emergency comes up.

Your Pay Check

GROSS PAY	FEDERAL TAX	STATE TAX	SOCIAL SECURITY	NET PAY
$800.00	$100.00	$60.00	$40.00	$600.00

SMITH'S DRUG STORE
129 Mill Avenue
Salem, Oregon 97201

_____, 19 __

PAY TO: _____ $ 600.00

Six hundred dollars and 00/100 _____ dollars

John Smith

ACTIVITY 3

NEEDS AND WANTS LIST

NAME: _____ MONTH: _____

NEEDS				
BILLS	**PERSONAL CARE**	**TRANSPORTATION**	**ENTERTAINMENT**	**OTHER**
Rent Electricity Water/garbage Oil heat Phone bill Groceries & paper supplies	Shampoo Deodorant Laundry soap	Bus pass		
WANTS				

PRICING SHEET

SECTION: Activity 3

DATE COMPLETED: 9/4/84

COMMUNITY: Salem

ITEM	STORE	BRAND NAME	SIZE	PRICE
Rent	Cambridge Apts.			250 00
Electricity	Pacific Power			54 00
Water/garbage	City of Salem			22 50
Oil/heat	Brad's Oil Service			75 00
Phone bill	Pacific NW Bell			21 50
Groceries & paper	Ware-Mart			125 00
Shampoo	Fred Meyer		16 oz.	1 43
Deodorant	Fred Meyer		2.5 oz.	1 38
Laundry soap	Ware-Mart		48 oz.	5 50
Bus pass				22 50

ACTIVITY 3

"On Your Own at Last"

Car broke down. Repair cost is $100.00	Worked overtime. Earned $60.
You have a toothache. Dentist bill is $45.00	Won the lottery! Get $15.00
Flat tire. $25.00 to fix it.	Earned extra money doing odd jobs. Add $20.00 to your budget.
Your T.V. broke down. $75.00 to fix it.	Gas went up in price! Pay $10.00 to put gas in your car.
Long distance phone calls this month. Pay $40.00	A relative is getting married. Pay $50.00 to get to the wedding.

ACTIVITY 4

Getting Ready For The Move: Money Matters

Monthly income: List all the money you get during one month

Who pays you?	How much?
Total monthly income	

Bills: List the amount of money you pay during one month.

What do you pay for?	How much?
1. Rent or house payment	
2. Electric bill	
3. Water/garbage bill	
4. Gas or oil bill	
5. Rental or house insurance	
6. Car insurance	
7. Health insurance	
8. Telephone bill	
9. Food and paper supplies bill	
10. Gasoline money/transportation	
11. Clothing/personal items	
12. Credit card/other	
13. Credit card/other	
14. Credit card/other	
Total bills	

ACTIVITY 5

Getting ready for the move: Things you need to do	Done
Place to Live	
1. Place to live	
2. Stove and refrigerator	
3. Bedroom furniture	
4. Living room furniture	
5. Dining room set	
6. Dishes, pots and pans, silverware	
7. Kitchen supplies: flour, sugar, salt, etc.	
8. Paper supplies: toilet paper, paper towels, napkins	
9. Linen: bath towels, sheets, pillow cases, dish towels	
10. Cleaning supplies: dish soap, cleaner, furniture polish	
11. Landlord's address and phone number	
12. Telephone	
13. Electricity, gas or oil, heat turned on	
14. Water/garbage turned on	
15. Address change at post office	
Insurance	
1. Rental or house insurance started	
2. Health or medical insurance transferred	
3. Car insurance transferred	
4. Other	
Car	
1. Address on title changed	
2. Driver's license address changed	
3. General care-oil, water, transmission fluid, brake fluid	
check, date of next oil change, rotation of tires	
4. Date of guarantees, if any	

BLANK FORMS

Chapter 2: Budgeting Program for Teenagers Who Can Count Money

PRICING SHEET

SECTION: _____

DATE COMPLETED: _____

COMMUNITY: _____

ITEM	STORE	BRAND NAME	SIZE	PRICE
Chapstick				
Combs				
Dental floss				
Deodorant				
Fingernail file				
Fingernail clippers				
Foot powder				
Hairbrush				
Hair conditioner				
Hairspray				
Lotion				
Mouthwash				
Shampoo				
Shoe polish				
Soap				
Toothbrush				
Toothpaste				

73

PRICING SHEET, continued

ITEM	STORE	BRAND NAME	SIZE	PRICE
LADIES: Blusher				
Eye shadow				
Foundation				
Lipstick				
Mascara				
Perfume				
Bath powder				
Sanitary Napkins				
Tampons				
Razors				
GENTLEMEN: Aftershave				
Cologne				
Razors				
Shaving cream				
		74		

PRICING SHEET

SECTION: _____

DATE COMPLETED: _____

COMMUNITY: _____

ITEM	STORE	BRAND NAME	SIZE	PRICE

PRICING SHEET, continued

ITEM	STORE	BRAND NAME	SIZE	PRICE
		76		

BUDGET SHEET

NAME: _____ MONTH: _____

DATE	BILLS	PERSONAL CARE	TRANSPORTATION	ENTERTAINMENT	OTHER
1	$	$	$	$	$
	$	$	$	$	$
	$	$	$	$	$
	$	$	$	$	$
	$	$	$	$	$
	$	$	$	$	$
	$	$	$	$	$
	$	$	$	$	$
15	$	$	$	$	$
16	$	$	$	$	$
	$	$	$	$	$
	$	$	$	$	$
	$	$	$	$	$
	$	$	$	$	$
	$	$	$	$	$
	$	$	$	$	$
	$	$	$	$	$
	$	$	$	$	$

NEEDS AND WANTS LIST

NAME: _____ MONTH: _____

NEEDS				
BILLS	PERSONAL CARE	TRANSPORTATION	ENTERTAINMENT	OTHER
WANTS				

PERSONAL MONEY SHEET

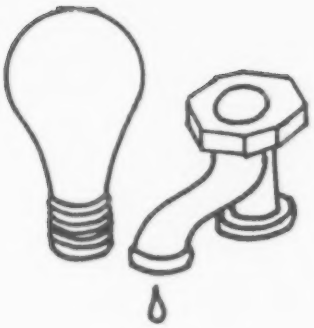
NAME: _____

DATE	SOURCE/PURPOSE	AMOUNT OF PAYMENT	AMOUNT OF DEPOSIT	BALANCE
	To:			
	For:			
	To:			
	For:			
	To:			
	For:			
	To:			
	For:			
	To:			
	For:			
	To:			
	For:			
	To:			
	For:			
	To:			
	For:			

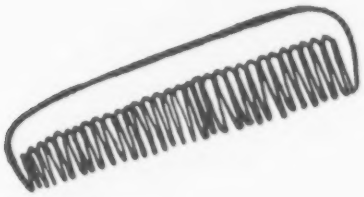
BLANK FORMS

Chapter 3: Budgeting Program for Teenagers Who Have Trouble Reading and Counting Money

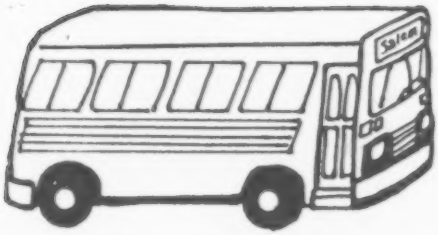
ENVELOPE AND FOLDER LABELS



Bills



Personal Care

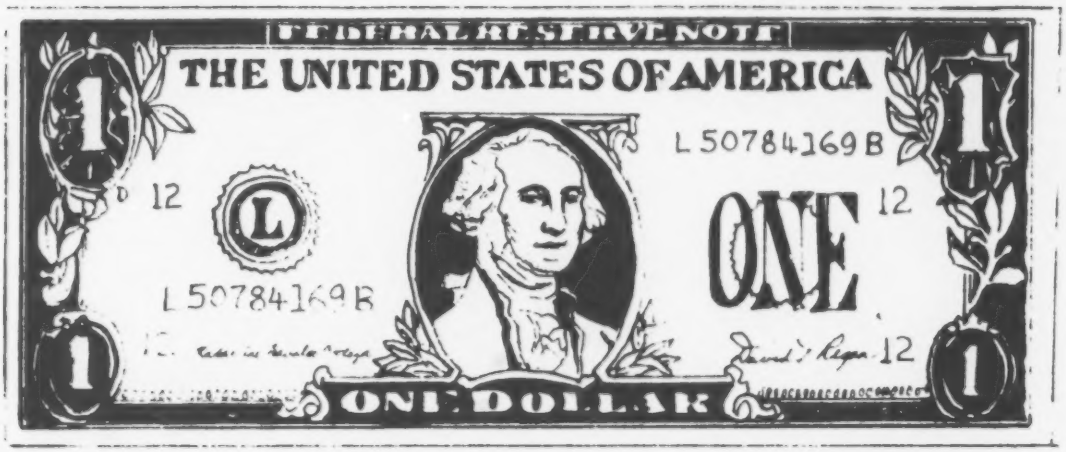


Transportation

Entertainment

Wants

Savings


THE UNITED STATES OF AMERICA
L 50784169 B
ONE
12
L 50784169 B
ONE DOLLAR

THE UNITED STATES OF AMERICA
L 50784169 B
ONE
12
L 50784169 B
ONE DOLLAR

THE UNITED STATES OF AMERICA
L 50784169 B
ONE
12
L 50784169 B
ONE DOLLAR

2
K 31131489 A
11
K
K 31131489A
TWO
UNITED STATES OF AMERICA
TWO DOLLARS

5
THE UNITED STATES OF AMERICA
L 43135479C
12
L
L 43135479C
FIVE
FIVE DOLLARS

THE UNITED STATES OF AMERICA
10
G 83193265A
7
G
TEN
TEN DOLLARS

UNITED STATES
OF AMERICA
20
B 90068944C
2
B
TWENTY
TWENTY DOLLARS

LIBERTY
IN GOD WE TRUST
1963

LIBERTY
1963

LIBERTY
1963

LIBERTY
IN GOD WE TRUST
1963

LIBERTY
1963

LIBERTY
1963

BLANK FORMS

Chapter 5: Budget Check Off Sheets

BUDGET CHECKOFF SHEET

Teenagers Who Cannot Count Money

√ = independent
H = needed help
EH = needed extra help

NAME: _____

BUDGETING STEPS	DATES							
1. Gathers money								
2. Sorts money								
3. Identifies items needed for each section								
4. Finds Pricing Card for each needed item								
5. Matches money to Pricing Card								
6. Places money in correct envelope								
7. Places envelope and Pricing Card in folder								
8. Identifies wanted items for week								
9. Finds Pricing Card for each item								
10. Matches money to Pricing Card								
11. Decides if wanted items can be purchased								
12. Places money in correct envelope								
13. Places Pricing Card and envelope in budget folder								
14. Purchases all items in notebook								
15. Returns Pricing Card to storage and change to Savings envelope								

BUDGET CHECKOFF SHEET

Teenagers Who Can Count Money

✓ = independent
H = needed help
EH = needed extra help

NAME: _____

BUDGETING STEPS	DATES							
1. Records income on Personal Money Sheet								
2. Figures total balance on Personal Money Sheet								
3. Identifies items needed for each section								
4. Lists needs on Budget Sheet								
5. Lists cost of needs on Budget Sheet								
6. Subtracts cost of needs from balance								
7. Identifies items wanted for the week								
8. Lists wants on Budget Sheet								
9. Lists costs of wants on Budget Sheet								
10. Subtracts cost of wants from balance								
11. Decides if wanted items can be bought								
12. Distributes money into envelopes								
13. Purchases all budgeted items								
14. Records purchases on Personal Money Sheet								
15. Figures out current balance on Personal Money Sheet								

BLANK FORMS

Chapter 6: Total Task Data System

TOTAL TASK DATA SHEET

PROGRAM: Budgeting for Teens Who Cannot Count Money **NAME:** _____

PROGRAM OBJECTIVE: _____

1. Gathers money										
2. Sorts money										
3. Identifies items needed for each section										
4. Finds Pricing Card for each needed item										
5. Matches money to Pricing Card										
6. Places money in correct envelope										
7. Places envelope and Pricing Card in folder										
8. Identifies wanted items for week										
9. Finds Pricing Card for each item										
10. Matches money to Pricing Card										
11. Decides if wanted items can be purchased										
12. Places money in correct envelope										
13. Places Pricing Card and envelope in budget folder										
14. Purchases all items in notebook										
15. Returns Pricing Card to storage & change to Savings env.										
Percentage: No. of X's / No. of steps										
Trainer:										
Dates:										

TOTAL TASK DATA SHEET

PROGRAM: Budgeting for Teens Who Can Count Money **NAME:** _____

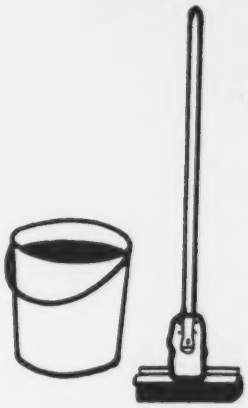
PROGRAM OBJECTIVE: _____

1. Records income on Personal Money Sheet										
2. Figures total balance on Personal Money Sheet										
3. Identifies items needed for each section										
4. Lists needs on Budget Sheet										
5. Lists cost of needs on Budget Sheet										
6. Subtracts cost of needs from balance										
7. Identifies items wanted for the week										
8. Lists wants on Budget Sheet										
9. Lists costs of wants on Budget Sheet										
10. Subtracts cost of wants from balance										
11. Decides if wanted items can be bought										
12. Distributes money into envelopes										
13. Purchases all budgeted items										
14. Records purchases on Personal Money Sheet										
15. Figures out current balance on Personal Money Sheet										
Percentage: No. of X's / No. of steps										
Trainer:										
Dates:										

PRICING CARDS

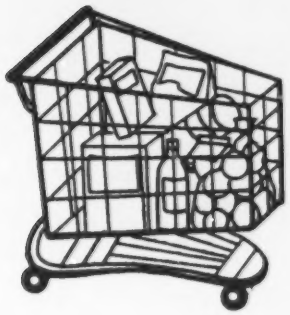
CLEANING SUPPLIES

$_____



FOOD

$_____



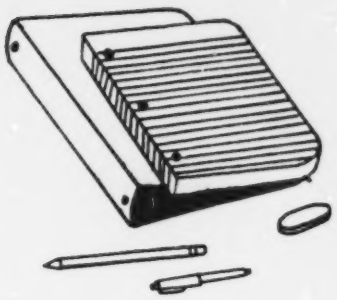
Bills

RENT

$_____

SCHOOL SUPPLIES

$_____



TELEPHONE BILL

$_____

UTILITY BILLS

$_____

AFTERSHAVE

$_____

BLUSH

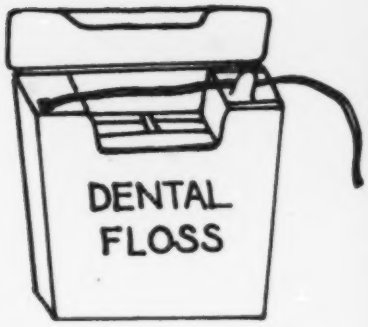
$_____

COMB

$_____

DENTAL FLOSS

$_____



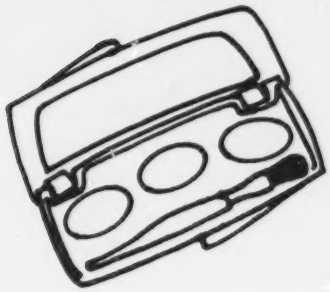
Personal Care

DEODORANT

$_____

EYE SHADOW

$_____



FINGERNAIL FILE

$_____

FOOT POWDER

$_____

FOUNDATION

$_____

HAIR BRUSH

$_____

HAIR RINSE AND CONDITIONER

$_____

HAIR SPRAY

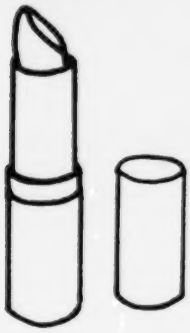
$_____

HAND LOTION

$_____

LIPSTICK

$_____



MASCARA

$_____

MEN'S CLOTHING

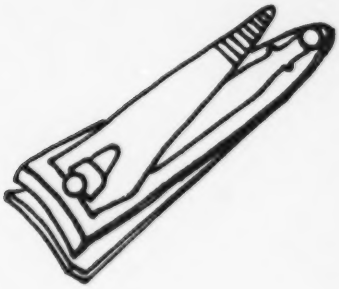
$_____

MOUTH WASH

$_____

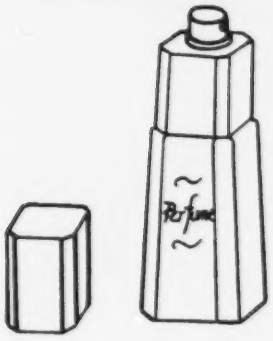
NAIL CLIPPER

$_____



PERFUME

$_____

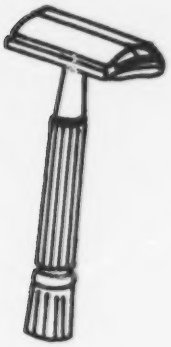


POWDER

$_____

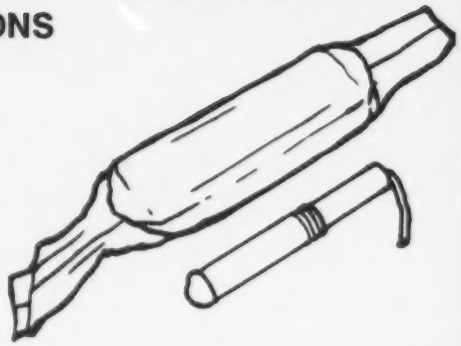
RAZOR

$_____



SANITARY NAPKINS AND TAMPONS

$_____



SHAMPOO

$_____

SHAVING CREAM

$_____

SHOE POLISH

$_____

SOAP

$_____

TOOTHBRUSH

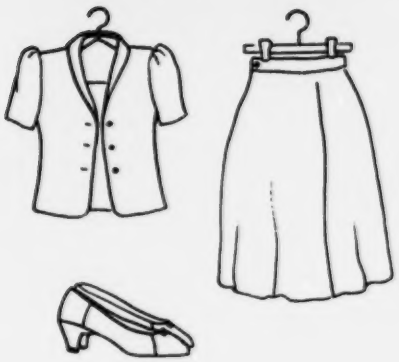
$_____

TOOTHPASTE

$_____

Personal Care

WOMEN'S CLOTHING



$_____

BUS

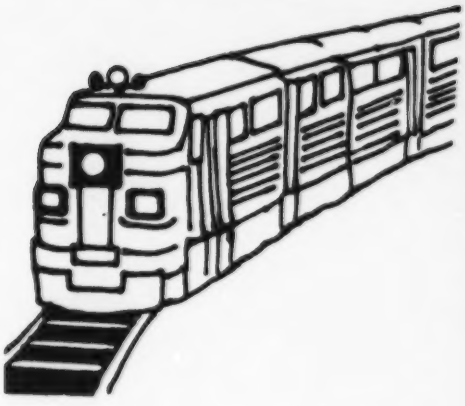
$_____

CAR

$_____

TRAIN

$_____



RECORDS AND TAPES

$_____

MOVIES

$_____

RESTAURANT

$_____

ROLLERSKATING

$_____

SWIMMING

$_____